



# Heritage Highlights

June 2019

Vol. 09 No. 06 • Circulation: 465

## Heritage Happenings

Summer is quickly approaching, and the Events Committee has a lot of fun events planned for the upcoming months! First up is the Neighborhood Garage Sale, followed by the 4th of July Celebration, and then Heritage Fest in October.

**Neighborhood Garage Sale: June 7th & 8th.** Spring cleaning time! Our neighborhood Garage Sale will be Friday, June 7th and Saturday, June 8th.

**4th of July Parade and Celebration: Thursday, July 4th.** Celebrate Independence Day by joining in the neighborhood festivities that include the annual parade followed by activities, games and food trucks at Heritage Elementary. This year we are also welcoming pets to the parade, and hosting a pet costume contest!!

**Heritage Fest: Saturday, October 5th.** More details coming soon!

**Easter Egg Hunt Recap.** Thank you to everyone that attended the Easter Egg Hunt this year! It was a beautiful day, enjoyed by many. Thousands of eggs stuffed with treats were gathered by the kids, and the adults were treated to a Mimosa Bar.



Questions? Email our neighborhood events committee at [heritagephappenings@gmail.com](mailto:heritagephappenings@gmail.com) or visit our Facebook Community Page @ [HeritagePlaceCommunity](#).

*Successful people begin where failures leave off. Never settle for "just getting the job done." Excel! —Tom Hopkins*

## Letter From The President

Summer is upon us and we are excited to see our neighbors out and about! A couple of reminders:

1. Our property manager, AMA, will be driving around doing their inspections and will be looking at landscaping, fences and exterior paint.
2. The neighborhood garage sale is June 7-8.



In other news, we had a recent event of homeowners berating our landscape contractor for trimming branches that are too close to the top of HOA walls or fences. Such branches cause damage to the walls and fences. The Rules state all branches must have a clearance of eight feet from the ground; that would make a two foot clearance of the top of any six foot wall or fence mandatory. Technically, the HOA contractor doesn't have to do this trimming. But, we would rather utilize our contractor as to not have to send violation letters to homeowners. We realize that maybe not all homeowners know this information so we want to clarify. When the contractor does trim the branches he is instructed to drop

the branch inside the fence or wall on the homeowner's property, so the homeowner may use it for firewood or dispose of it as they wish.

We also have continued vandalism of HOA assets. Recently, someone tore up the wiring on a sprinkler control post in Section B (behind the school). This ends up being yet another unnecessary expense for every homeowner. If you see anyone vandalizing HOA or anyone's property, please contact the Sheriff's department. Also call AMA so we can do a prompt repair.

## Trash Talk: Who Will Be Picking Up?

As residents of Heritage Place, we have the independence to choose our own trash company. Recently, Pro Disposal and 4 other trash companies serving residents of Heritage Place were acquired by Waste Connections – a publicly-held company with operations in 49 states and Canada. The impetus for these mergers? A greater than 50% increase in insurance premiums for CDL licensed drivers and the Federal Government oversight of these drivers that immediately revokes a license for multiple infractions. Smaller trash companies are unable to cover the increased premiums and the unexpected loss of drivers so they are selling their operations to larger companies. How significant are these developments? There were an estimated 150 trash companies in the Denver Metro Area last year compared to 80 currently.

What does this mean for Heritage Place residents? Waste and recycling are fast becoming a primary household issue due to environmental impact. Many of us are interested in proper trash disposal and responsible recycling and some would like the option of compost pick up (like they have in Denver). Others would like recycling picked up every week. During a recent conversation with Waste Connections, the

*continued on page 2*

## Trash Talk, *continued from front page*

company representative stated “the company plans to make routes as efficient as possible” which highlights the recent cessation of emptied trash cans being placed close to our homes. With fewer companies offering garbage service, it seems logical there may be changes in pick up day, service level and cost.

What can we do? If you are interested in being pro-active in the conversation around waste and what action our neighborhood community can take, please join the «TRASH TALK» group on Nextdoor.com. Simply select “Groups” from the left side menu of your NextDoor Newsfeed, click “View” next to the Group you’d like to join (Trash Talk) and then click “Join Group” under the Group name.

## Centennial Council of Neighborhoods News Highlights

- Arapahoe County Sheriff’s Office is adding two new K-9’s to their number. One will be a bomb sniffing dog and the other will be a contraband sniffing dog. They will no longer be training dogs to sniff for marijuana.
- Coffee with a Cop at McDonalds will be held on June, 6th at 9-11a.m. Address: 6300 S. Broadway
- Lunch with a Cop will be held at the Whole Foods at the Streets of South Glenn at 11-12:30 p.m. Address: 6853 S. York Street
- All high schools in the Centennial area were within the TOP 25 high schools in the state.
- There are no formal land development submissions for either South Glenn or the Jones District
- Be sure to check out the Arapahoe Libraries summer reading programs that await you for June 1 through July 28. You can sign up for all ages (babies through adult).

### MCNAMARA’S PROFESSIONAL PAINTING AND HOME IMPROVEMENT

- \* Interior And Exterior Painting \* Texturing
  - \* Drywall Finishing \* Power Washing
- Call Today For A Free Estimate

**BILL MCNAMARA 303-617-0983**  
**CELL 303-503-0589**

### Need to Update Your Will?

We specialize in wills and trusts, estate planning and probate.

*Free initial consultation.*  
*Evening and Saturday appointments available.*

**Call 303-794-5901**



**Patrick M. Plank, Attorney at Law**  
26 West Dry Creek Circle, Suite 420  
Littleton, CO 80120 [www.denverwills.com](http://www.denverwills.com)

## Heritage Place Homeowners Association

96 Inverness Drive East, Ste M • Englewood, CO 80112

### YOUR BOARD MEMBERS:

#### President, Landscape:

Ernest Joas

#### Vice-President, Architectural Control Coordinator:

Brock Armstrong

#### Treasurer, Covenants:

Craig Wilson

#### Secretary, Events Coordinator:

Sherrie Addante

#### Member-at-Large, Newsletter Coordinator:

Sonya Roberts

#### Property Management: Association Management Agency

Karrie Ezell, 303-850-7766, [admin@AMAcolorado.com](mailto:admin@AMAcolorado.com)

The *Heritage Highlights* is published bi-monthly by the Heritage Place Homeowners Association, in the months of February, April, June, August, October and December.

### News Articles

The deadline for news articles is the 15th of the month before the next month’s issue. Please email news articles to **Sonya Roberts at [sonyaroberts.co@gmail.com](mailto:sonyaroberts.co@gmail.com)**. No endorsement of any product or service is implied or stated by its inclusion in the newsletter.

### Advertising

The deadline for advertisements is the 15th of the month for the next month’s issue, except for the Jan. issue which is Dec. 6th.

To place an ad, call **Colorado Lasertype, 303-979-7499.**

Email: [getinfo@coloradolasertype.com](mailto:getinfo@coloradolasertype.com)

To find ad rates and discounts, go to **[www.ColoradoLasertype.com](http://www.ColoradoLasertype.com)** and click on the “Advertising Rates” link.

Appearance of an advertisement in this publication does not constitute a recommendation or endorsement by the publisher or the association of the goods or services offered therein. The opinions expressed in this newsletter are those of the individual authors and not of the Board of Directors or the publisher. Neither the Board of Directors, publisher nor the authors intend to provide any professional service or opinion through this publication.

## Georgia Blueberry Month

This southern state boasts the longest growing season for the antioxidant-rich fruit. Georgia blueberry season runs from April through July. If you’d rather be eating berries for breakfast, visit <http://www.georgiablueberries.org/> for recipes.

## Men’s Health Week: June 10-16

The week preceding Father’s Day heralds the awareness and prevention efforts of men’s health issues. Let’s keep the men in our lives healthy. Get more info at <http://www.men-healthmonth.org/week.html>.

## Could Your Kids Survive Being Lost in the Woods? Could You?

In March 2019, two sisters ages 5 and 8 survived almost 48 hours alone in the wilderness. The girls, who were no strangers to hiking and camping, relied on survival skills learned from their local 4H club.

They sought refuge at a fallen branch, started a fire and huddled together to stay warm, sang nursery rhymes hoping their father would hear them, and thought happy thoughts to keep from being scared. Those strategies helped them beat the odds. They are also the four basic things you should do if you find yourself lost in the woods. If you have a hiking or camping excursion planned, commit these tips to memory and make sure your children know them as well:

1. **Shelter in place.** When you realize you are lost, stop and don't go any further. Stay where you are and look for a tree, bush, or brush that can be gathered to create a barrier against the elements, or other areas of the landscape where you can take shelter.
2. **Stay warm.** It's always best to have an idea of the terrain and climate you'll be exploring, so you can dress in the appropriate layers of clothing. When you venture outdoors you should be prepared for the elements and have protection in case the weather changes.
3. **Be visible and audible.** Wear bright clothing to set yourself apart from your surroundings. Carry a flashlight, mirror, and other personal objects that you can use to create a signal or mark your location. Bring a whistle or some other item that can make noise and lead help to you.

4. **Keep your wits about you.** You'll probably be scared, but don't allow yourself to panic. Stay positive and mindful of your surroundings, and believe that there are people out there looking for you, because someone probably is.

## Pay Attention and Stay Safe

Most workplace injuries can be prevented with attention to your surroundings. From the SafeStart website, follow this list of crucial safety-related habits:

- **Test your footing.** Before you commit your weight to getting out of a vehicle or climbing a ladder, make sure your balance is secure.
- **Look carefully before sticking your hand into anything.** Don't just reach and grab. Make sure you see that it's safe.
- **Look around.** Check your surroundings before taking a step, moving around, or starting your car.
- **Pay attention in the car.** When driving, bring your eyes back to the road quickly if you're momentarily distracted.
- **Watch the "line of fire."** Be careful of blind corners, aisles, etc.
- **Pay attention to your grip.** Watch for anything that could affect your grip, traction, or balance.
- **Look up.** Glance upward before standing or raising your hands.
- **Hold the handrail.** Keep a hand on the rail when ascending or descending stairways.

**METRO DENVER**  
**FARMERS' MARKET**  
**MARKET ON YOUR CALENDAR**

<p><b>Saturdays</b> <b>SOUTHWEST PLAZA</b> MAY 4 - OCT. 26 Southeast Parking Lot Wadsworth &amp; Bowles 8am-2pm or Sellout</p>	<p><b>Saturdays</b> <b>LAKWOOD</b> JUNE 15 - SEPT. 28 9077 W Alameda Ave Alameda &amp; Garrison (Mile Hi Church) 10am-2pm or Sellout</p>
<p><b>Sundays</b> <b>HIGHLANDS RANCH</b> MAY 5 - OCT. 27 Highlands Ranch Town Ctr. 9288 Dorchester St. 10am-2pm or Sellout</p>	<p><b>Wednesdays</b> <b>LITTLETON</b> JUNE 12 - SEPT. 25 Aspen Grove Lifestyle Ctr. 7301 S. Santa Fe Dr. 10am-2pm or Sellout</p>

**Check out our great recipes online!**

For more information call the Metro Denver Farmers' Market Hotline

303-887-FARM

[www.denverfarmersmarket.com](http://www.denverfarmersmarket.com)

**OVER 40 YEARS OF EXPERIENCE**  
**FAMILY OWNED & OPERATED**

PO Box 270621 • Littleton, CO 80128  
**303-761-0400**  
[www.landscapeandremodel.com](http://www.landscapeandremodel.com)

GIVE US A CALL FOR YOUR  
LANDSCAPING NEEDS!

**BIDS ARE FREE**

Yard Design • Xeriscape • Retaining Walls • Sod • Pathways • Decks  
Irrigation • Yard Clean Ups • Custom Gardens • Drip Systems

**REMODELING • LANDSCAPING • IRRIGATION**

## BECOME A SPONSOR OF THE 2019 - 2020 HERITAGE STUDENT AND STAFF DIRECTORY!

Each Fall, Heritage Elementary School publishes a directory of student and staff members for distribution AT NO COST to the parents of students attending the school. It is used regularly by families throughout the school year (not to mention the summer months!) and is an invaluable resource for the school community.

Do you have a business which could benefit from sponsoring our directory for the next school year? Sponsorships range from \$100 to \$300, giving businesses repeated exposure to hundreds of families while keeping teachers, parents and students connected. Interested? Please contact Bill Ogden at 303-225-1842 OR via email at [heritagedirectory@dcmetro.com](mailto:heritagedirectory@dcmetro.com). There are a limited number of sponsorships available so reach out today!



## Summer Kick Off

Friday, June 14 from 5 - 8 p.m.

Centennial Center Park  
13050 E. Peakview Avenue

Celebrate the beginning of summer with a performance by the Beverly Belles and live music by the King Stan Band, a Colorado rhythm and blues band! June is National Safety Month so visit with the public safety organizations that help keep Centennial safe. Also enjoy community activities and visit with local vendors. Food and beverages available for purchase.

—<https://centennialco.gov/Things-To-Do/summer-kickoff.aspx>

## National Mosquito Control Awareness Week: June 23-29

The last week of the month highlights the enemy of summer fun—the mosquito. Visit the American Mosquito Control Association website at <https://www.mosquito.org/> for tips and facts to minimize your exposure to this pest.

## Brew-n-QueBBQ and Beer Tasting Festival

Saturday, July 13 from 3 - 7 p.m.

Centennial Center Park, 13050 E. Peakview Avenue

The City's 4th annual BBQ & Beer Tasting Festival will feature local breweries coupled with local BBQ and live music by the Cowboy Dave Band and Lee & Co. Must be 21 or older to participate in the beer tasting. Admission is FREE; cost for beer tasting is \$15 for a punch card and tasting mug which includes ten 3 oz. sample tastings. Tickets may be purchased in advance any time after June 4 at [centennialco.gov/events](http://centennialco.gov/events).



In-home Pet Sitting  
and Dog Walking



by your  
Heritage Place  
Neighbor  
**Jen Geraghty**  
303-408-0243

[furbabiesofcentennial@gmail.com](mailto:furbabiesofcentennial@gmail.com)

[FurBabiesOfCentennial.com](http://FurBabiesOfCentennial.com)

**Bonded and Insured**

*"Happy at home, while you are away."*

FREE REGISTRATION JUNE 1 - JUNE 30\*

WE MAKE YOUR  
SMART KID EVEN  
SMARTER!

WE MAKE YOUR SMART KID EVEN SMARTER!

This school year, give your child an  
academic advantage!

Kumon Math & Reading Centers of:

ENGLEWOOD

7447 East Arapahoe Road, Ste. 7, Englewood, CO 80112  
303-779-2605 • [kumon.com/englewood](http://kumon.com/englewood)

HIGHLAND RANCH

541 West Highlands Ranch Pkwy., Unit 109, Highlands Ranch, CO 80129  
303-779-2605 • [kumon.com/highlands-ranch](http://kumon.com/highlands-ranch)

\*Valid at this location only. Limited time offer.

KUMON®



## Save the Date For The Arapahoe County Fair

Arapahoe County is celebrating its fair, July 25-28, 2019 at the Arapahoe County Fairgrounds at 25690 E. Quincy Ave., Aurora, CO 80016. The fair is an incredible value for families looking for a full day of laughter and good wholesome fun.

- Carnival
- Tractor Pulls
- Petting Zoo
- Mutton Bustin
- Dog Show
- Nightly Concerts
- Rodeo
- Fireworks

## Analyze Conflict: Professional or Personal?

Some conflicts at work are professional, but some are personality issues, and distinguishing between them can be difficult. To separate problems from emotions, ask yourself:

- Do I dislike the other person?
- Do I distrust him or her?
- Do I want to “win”?

Answering “Yes” to any of these questions may be a signal that you’re overreacting to personal issues instead of addressing workplace priorities.

## Watch For These Hidden Causes of High Blood Pressure

Many factors affect your blood pressure, including genetics, diet, and even your sleeping patterns. The Healthline website advises you to be mindful of these possible contributors to high blood pressure, as well:

- **Over-the-counter medications.** Common medications used to address everyday aches and pains can increase one’s blood pressure. These include anti-inflammatory drugs like Aleve, Advil, and Tylenol, as well as decongestants. You don’t have to stop taking them, but check with your doctor.
- **Caffeine and alcohol.** Both of these can heighten your blood pressure. Limit yourself to less than 300 milligrams of caffeine a day—two to three cups of coffee—and one alcoholic beverage a day for women and two for men.
- **Food ingredients and supplements.** Some herbal supplements, for example, use licorice, which can raise blood pressure. In addition, some cheeses, cured meats, and also soy products contain high levels of tyramine, which can interact with medications like antidepressants, causing a spike in blood pressure.

## California Avocado Month

Avocado toast lovers of the world will be in heaven this month as the season for California-grown avocados reaches its peak. To learn more about this nutrient-rich fruit, go to <https://www.californiaavocado.com/>.

Check your newsletter:

**KEEP IT  
LOCAL**



**SHOPLOCAL  
SPENDLOCAL  
HIRELOCAL  
ENJOYLOCAL**

Support the local businesses who support  
the community where you live, work and play.

**It starts with you!**

Call today to place an ad!

**303-979-7499**

GetInfo@ColoradoLasertype.com

www.ColoradoLasertype.com

**Colorado  
Lasertype**

Your neighborhood  
newsletter publisher

## CLASSIFIEDS: The perfect way to find local professionals to work on your house! You can also find tutors, activities, sale items and more!

Find more professionals to suit your needs on our Service Provider Directory at [www.coloradolasertype.com](http://www.coloradolasertype.com).

**Carpentry - all phases.** Over 30yrs exp. Provides home improvement & repairs w/ unmatched quality & affordable rates. Call 303-589-8996 for a free estimate.

**OB PAINTING.** Interior/Exterior. Free Estimates. Rob: 303-986-8198

**Taylor's Lawn Service.** Handyman & Variety of Landscaping Services. Weekly mowing service. Commercial and Residential. 720-308-5698.

**Highlands Pride Painting- 303-738-9203**

**GOT ODDS AND ENDS NEEDING TLC OR REPLACED?** From faucets to small paint projects and anything in-between. Free Est/ Numerous references! 35+ years in the industry/area res. Call Jim - 720-297-2813

**A&M Lawn Service - Summer Specials!** Lawn Aeration: avg \$45/5,000 sq ft., Spring fertilization: \$40-\$60, Power Raking \$95/5000 sq. ft. Weekly Mowing avg \$25-\$40. Landscape, Sprinkler Installation & Repair, Sprinkler System Start-Up & Repairs. Family owned. Lic/Ins. 303-791-5551.

**QUEEN PILLOWTOP MATT/BOX SET.** Brand new in plastic. Retail \$529, asking \$285. Also, **NEW KING SIZE pillowtop set.** Retail \$699, asking \$385. 303-742-4860.

**Mike the Plumber -** Your reliable neighborhood plumber for 14 yrs. Competitive rates. Free estimate. 720-422-8139.

**Mile High Lawn and Garden - Complete Landscaping.** Maintenance, Gardening, Lighting, Construction. No Job too big or too small. Call Josh -3/908-4846.

Classified ads are \$4.00/line (about 40 characters/line). Contact Colorado Lasertype at 303-979-7499 or [getinfo@ColoradoLasertype.com](mailto:getinfo@ColoradoLasertype.com) to place an ad. To view our display ad prices, visit our website at [www.ColoradoLasertype.com](http://www.ColoradoLasertype.com). The deadline for placing a classified or display ad is the 15th of the month for the next month's issue (i.e., 15th of Sept. for Oct. issue), except the January issue, which has a deadline of December 6th. Residents placing ads to sell household items are not charged a fee.

*Twenty years from now, you will be more disappointed by the things you didn't do than those you did. So throw off the bowlines. Sail away from safe harbor. Catch the wind in your sails. Explore. Dream. Discover.*

—Mark Twain

*The fishermen know that the sea is dangerous and the storm terrible, but they have never found these dangers sufficient reason for remaining ashore.*

—Vincent Van Gogh

# What's my home worth?

When it comes to realizing the full value of your home in today's market, you need **EXPERIENCE, EXPERTISE, and DATA** working for you.

Your neighborhood REALTOR® has all three.

**kw** KELLERWILLIAMS REALTY  
DTC, LLC

EACH OFFICE IS INDEPENDENTLY OWNED AND OPERATED  
6300 S Syracuse Way Suite 150 Centennial Colorado 80111

Bill Ogden  
303-225-1842  
[www.DTCMetro.com](http://www.DTCMetro.com)  
[www.StageYourHo.me](http://www.StageYourHo.me)





# HERITAGE PLACE

## REAL ESTATE MARKET UPDATE

### MARCH 13—MAY 15, 2019



#### HOMES FOR SALE

ADDRESS	STYLE	SQ. FT.	PRICE
6689 E Heritage Pl N	Tri-level	2,196	\$639,900 Ⓟ
6581 E Heritage Pl N	Tri-level	2,698	619,900 Ⓟ
7210 E Euclid Dr	2S	2,618	579,900
7249 E Euclid Dr	Tri-level	2,196	520,000
6497 S Heritage Pl W	Tri-level	2,196	512,500

#### HOMES UNDER CONTRACT

ADDRESS	STYLE	SQ. FT.	PRICE
6930 E Euclid Pl	Multi-level	2,752	\$574,500
6486 S Niagara Ct	Multi-level	2,164	535,000
6396 S Olive St	Tri-level	2,138	525,000

#### RECENTLY SOLD

ADDRESS	SOLD DATE	STYLE	SQ. FT.	PRICE
6562 S Pontiac Ct	3 May 2019	R	1,918	\$700,600
6580 S Heritage Pl W	3 May 2019	Tri-level	2,762	649,000
6490 S Heritage Pl E	24 April 2019	Tri-level	2,752	609,900 Ⓟ
6620 S Heritage Pl W	28 March 2019	2S	2,618	592,900
6527 S Heritage Pl W	2 May 2019	Tri-level	2,196	574,900
6421 S Heritage Pl E	29 March 2019	Multi-level	2,136	540,000

Dear Neighbors—The Denver real estate market in general and Heritage Place in particular continue up the appreciation escalator. We report the first \$700K+ Heritage Place sale this period on a completely renovated ranch style home. This home was a “fix and flip” and highlights why we all receive so many unsolicited offers to buy our homes. Heritage Place is a neighborhood that supports the buying of outdated homes and improving them for sale and profit. This is a strong indicator for all individuals considering selling to take the extra steps to spruce up their home before sale. This does not have to be a complete remodel but there are key areas that should be considered if contemplating a sale. As always, for a no cost/no obligation evaluation of your home for selling, updating or making any changes please call or write anytime. Take advantage of my 27 years of experience selling in Heritage Place. Thanks!



**MARK D. TERRY, SRES®**  
**THE REAL ESTATE FIRM**

**303-521-8008 [markterry@realestatefirm.com](mailto:markterry@realestatefirm.com)**

**\*Homes marketed by Mark D. Terry \*\*Buyer representation by Mark D. Terry  
 \*\*\* Private sale managed by Mark D. Terry Ⓟ = Pool Club**



Based on information from REColorado for the period 3/13/2019 thru 5/15/2019. NOTE: This representation is based in whole or part on data supplied by RE Colorado which does not guarantee nor is in any way responsible for its accuracy. Data maintained by RE Colorado may not reflect all real estate activity in the market. Sales represented are from multiple brokers.  
 Mark Terry Enterprises, Inc. 2019



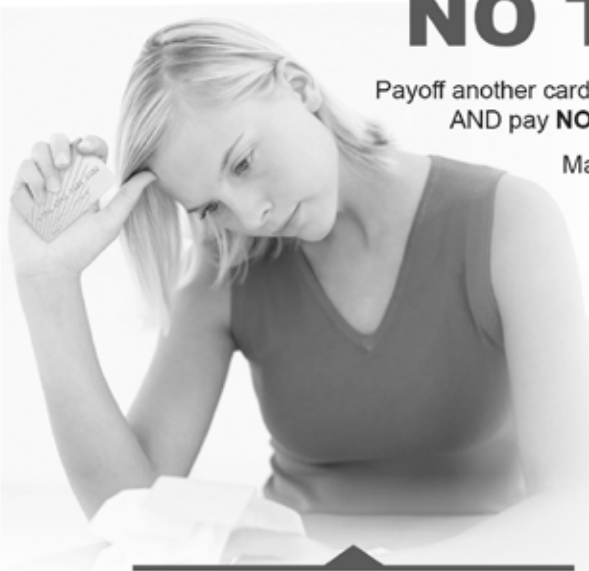
## How Farming Influenced Language

The words we use today are heavily influenced by the rise of farming some 6,000 years ago. That's the theory of scientists from the University of Zurich, as reported on the Science News website. When humans eat tough food, such as game meat, their jaws shift to remove an overbite as they grow up. When they chew softer foods, the overbite remains—allowing them to make the “f” and “v” sounds, called labiodentals, more easily.

Linguists studying the evolution of language have found that labiodentals began to increase around the world over the past 6,000–7,000 years, especially when milled and dairy products became more common due to farming. Computer simulations support the theory, showing that the shift from an edge-to-edge bite to a slight overbite makes it easier to pronounce labiodental sounds.

## This Space Intentionally Left Blank for Teen Services

# Get a GREAT RATE and Pay NO Transfer Fee!



Payoff another card with a MCCU VISA® and receive **3.99% APR for all of 2019**  
AND pay **NO balance transfer fee!**

Many providers offer 0%, which is a great rate, but watch out for the balance transfer fees! The average fee is the higher of \$5.00 or 3% of the amount transferred. Transfer a \$3,000 balance to the 0% rate and **you still end up paying \$90!**

MCCU will help you save even more with **NO balance transfer fee** and by dropping the balance transfer rate by at least 66%!

**STARTING JANUARY 1, 2019**, any balance transfer completed with a MCCU VISA Credit Card will receive **3.99% APR through 2019**  
AND **NO balance transfer fee!**

Maximize your savings and contact MCCU directly for this great offer and **START SAVING TODAY!**

Metrum Community Credit Union

[www.metrumcu.org](http://www.metrumcu.org) • 303-770-4468

Save at least  
**66%**

on the  
balance transfer  
rate with MCCU

and pay  
**NO BALANCE  
TRANSFER FEE!**

\*APR=Annual Percentage Rate. Balance transfer must be paid directly to another lender/card and must be completed by a MCCU employee. 3.99% balance transfer rate will expire on December 31, 2019 and upon the expiration date, any outstanding balance will transfer to your cards prevailing rate. If account becomes 30 days or more delinquent, the full balance will automatically convert to the prevailing credit card rate.